Case 23-19544-JKS Doc 20 Filed 01/09/24 Entered 01/09/24 12:30:43 Desc Main Document Page 1 of 9

Debtor 1	Tamer M. Zakhary		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if t	iling) First Name	Middle Name	Last Name
United State	es Bankruptcy (Court for the: Distric	t of New Jersey

☑ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part	1: List All of Your PRIORITY Unsecured Cla	uims	
1. Do	any creditors have priority unsecured claims a	against you?	
	No. Go to Part 2.		
	Yes.		
Part	2: List All of Your NONPRIORITY Unsecure	d Claims	
3. Do	any creditors have nonpriority unsecured claim	ms against you?	
	No. You have nothing else to report in this par	t. Submit to the court with your other schedules.	
<u>-</u>	Yes. Fill in all of the information below.		
in	onpriority unsecured claim, list the creditor separate	he alphabetical order of the creditor who holds each claim. If a creditor has nely for each claim. For each claim listed, identify what type of claim it is. Do not list particular claim, list the other creditors in Part 3.If you have more than three nonp	t claims already
r			Total claim
4.1	Amit Shah, DPM LLC Nonpriority Creditor's Name	Last 4 digits of account number 0034 When was the debt incurred?	\$ 213.95
	3176 Route 27	As of the date you file, the claim is: Check all that apply.	
	Number Street Suite 1C	Contingent	
	Salice 10	Unliquidated	
	Kendall Park NJ 08824	Disputed	
	City State ZIP Code	Type of NONPRIORITY unsecured claim:	
	Who owes the debt? Check one.	Student loans	
	✓ Debtor 1 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Debtor 2 only	Debts to pension or profit-sharing plans, and other similar	
	Debtor 1 and Debtor 2 only	debts	
	At least one of the debtors and another	Other. Specify Medical Services	
	Check if this claim relates to a community debt		
	Is the claim subject to offset?		
	✓ No		
	Yes		

Debto	r Casev23±1-9544-JKS Doc 20	D Filed 01/09/24 Entered 01/09/24வூவ்மெடிகோண <u>ற் ഉട</u> ிவுக்காள Document Page 2 of 9	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
4.2	Cach of NJ LLC Nonpriority Creditor's Name c/oResurgent Capital Services Number Street PO Box 10497 Greenville SC 29603 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number When was the debt incurred? 2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Judgment	,871.14 ·
4.3	Chase Bank USA Nonpriority Creditor's Name PO Box 15548 Number Street Wilmington DE 19886 City State ZIP Code Who owes the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No □ Yes	Last 4 digits of account number When was the debt incurred? 2010 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Judgment	nknown
4.4	E-Systems Group LLP Nonpriority Creditor's Name 1850 Lefthand Circle Number Street Longmont CO 80501 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? 2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Judgment	nknown

Debto	Casev23x1e9544-JKS Doc 20 First Name Middle Name Last Name	Document Page 3 of 9	<u>Mai</u> n
4.5	LabCorp Holdings Nonpriority Creditor's Name 531 S Spring Street Number Street Burlington NC 27215 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Services	\$ <u>286.65</u>
4.6	Midland Funding Nonpriority Creditor's Name 320 E Big BeaverRoad Number Street Troy MI 48083 City State ZIP Code Who owes the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Last 4 digits of account number When was the debt incurred? 2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Judgment	\$ 2,460.70
4.7	Midland Funding/Wachovia Bank Nonpriority Creditor's Name 320 E Big BeaverRoad Number Street Troy MI 48083 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? 2016 As of the date you file, the claim is: Check all that apply. □ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Judgment	\$ 2,460.70

Debtor	Casew23 kt 9544-JKS Doc 20 Middle Name	Filed Docu		Entered age 4 of 9	01/09/24a12iGOi4BknowD <u>e</u> 	sc.Main
4.8	Princeton ENT & Sleep LLC Nonpriority Creditor's Name		igits of account as the debt incu		4	\$ <u>75.00</u>
	10 Forrestal Road South			he claim is: (Check all that apply.	
	Number Street Princeton NJ 08540	Contir	-			
	City State ZIP Code	Dispu				
	Who owes the debt? Check one. Debtor 1 only	Type of	NONPRIORITY I	ınsecured cla	aim:	
	Debtor 2 only	Studer		of a concretion	a agracim out or division	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	that y	ou did not report a	as priority clain		
	Check if this claim relates to a community	debts			ns, and other similar	
	debt Is the claim subject to offset?	✓ Other.	. Specify Medical	Services		
	✓ No Yes					
4.9	UMCP at Plainsboro Ed NJ		gits of account as the debt incu			\$ 744.00
	Nonpriority Creditor's Name 1 Plainsboro Road				Shook all that apply	
	Number Street	Contin		ne ciaim is: (Check all that apply.	
	Plainsboro NJ 08536	Unliqu				
	City State ZIP Code Who owes the debt? Check one.	☐ Disput				
	Debtor 1 only	Type of I ☐Studen	NONPRIORITY ι nt loans	insecured cla	aim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Obliga	ations arising out		agreement or divorce	
	At least one of the debtors and another	☐ Debts	ou did not report a to pension or pro		ns, and other similar	
	Check if this claim relates to a community debt	debts Other.	Specify Medical	Services		
	Is the claim subject to offset?		, .,			
	☑ No □ Yes					
4.10	Your Heart Doc LLC/Dr. Rany Saleh		gits of account		4	\$ 115.02
	Nonpriority Creditor's Name		as the debt incu			
	PO Box 629 Number Street	As of the		ne claim is: C	Check all that apply.	
9	Franklin Lakes NJ 07417	Unliqu				
	City State ZIP Code Who owes the debt? Check one.	☐ Disput	ed			
1	Debtor 1 only		NONPRIORITY U	nsecured cla	aim:	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		tions arising out o		agreement or divorce	
	At least one of the debtors and another	_ that yo	ou did not report a	s priority claim		
	Check if this claim relates to a community debt	debts	Specify Medical	0.	,	
	Is the claim subject to offset?	. اعتباد	apoon, medicul	_ 3. 7.000		
	☑ No □ Yes					
Part 3		at You Alr	ready Listed			
E Hoo					Access also and a line of the Device Access	F
coll	this page only if you have others to be notified ection agency is trying to collect from you for a ection agency here. Similarly, if you have more litors here. If you do not have additional person	debt you than one	owe to someor creditor for any	e else, list th of the debts	e original creditor in Parts 1 or 2, the that you listed in Parts 1 or 2, list t	nen list the he additional
	rad D. Layton editor's Name		On which entry	in Part 1 or	Part 2 did you list the original cred	itor?
	Morgan Chase		Line <u>4.3</u> of (Check one):	Part 1: Creditors with Priority Unse	
	umber Street 00 US Highway 9 North, Suite 600				Part 2: Creditors with Nonpriority U	Insecured
W	oodbridge NJ 07095	14	Last 4 digits of	account nur	mber	
Ci	V State 7IP Code					

Debtor

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CACI	On which entry in Part 1 or Part 2 did you list the or	iginal creditor?
Creditor's Name	Line 4.9 of (Check one): Part 1: Creditors with F	Priority Unsecured Claims
500 Northwest Plaza Drive	Part 2: Creditors with N	Nonpriority Unsecured
Number Street	Claims	
Suite 300	Last 4 digits of account number	
Saint Ann MO 63074		
City State ZIP Code		
Cigna/ The Progressive Corporation Creditor's Name	On which entry in Part 1 or Part 2 did you list the or	iginal creditor?
401 Chestnut Street	Line 4.5 of (Check one): Part 1: Creditors with F	Priority Unsecured Claims
Number Street	✓ Part 2: Creditors with N	lonpriority Unsecured
Chattanooga TN 37402	Claims	
City State ZIP Code	Last 4 digits of account number	
Fein Such Kahn & Shepard	On which entry in Part 1 or Part 2 did you list the or	iginal creditor?
Creditor's Name	1: 10 ((0) 1) =	-
7 Century Drive	Line 4.2 of (Check one): Part 1: Creditors with F	•
Number Street Suite 201		nonphonty onsecured
Suite 201	Claims	
Parsippany NJ 07054	Last 4 digits of account number	
City State ZIP Code		
Hinman Howard & Katll LLP	On which entry in Part 1 or Part 2 did you list the or	iginal creditor?
Creditor's Name		
250 Pehle Avenue	Line 4.4 of (Check one): Part 1: Creditors with F	•
Number Street Suite 200	_	ionphoney onsecured
Salte 200	Claims	
Saddle Brook NJ 07663	Last 4 digits of account number	
City State ZIP Code		
Pressler Felt & Warhsaw	On which entry in Part 1 or Part 2 did you list the or	ginal creditor?
Creditor's Name		
Attorneys At Law	Line 4.6 of (Check one): Part 1: Creditors with F	,
Number Street 7 Entin Road	_	onphonty onsecured
I Enum Road	Claims	
Parsippany NJ 07054	Last 4 digits of account number	
City State ZIP Code		
Pressler Felt & Warshaw	On which entry in Part 1 or Part 2 did you list the or	ginal creditor?
Creditor's Name		
7 Entin Road		•
Number Street Parsippany NJ 07054	✓ Part 2: Creditors with N	oripriority Onsecurea
City State ZIP Code		
	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

^{6.} Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

Debtor

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		Total claim
otal claims	6a. Domestic support obligations	6a. \$ <u>0.00</u>
om Part 1	6b. Taxes and certain other debts you owe the government	6b. \$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u>0.00</u>
	 Other. Add all other priority unsecured claims. Write that amount here. 	6d. \$ <u>0.00</u>
	6e. Total. Add lines 6a through 6d.	6e. \$ <u>0.00</u>
		Total claim
al claims n Part 2	6f. Student loans	6f. \$ <u>0.00</u>
m Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <u>16,227.16</u>
	6j. Total. Add lines 6f through 6i.	6j. \$ <u>16,227.16</u>

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Deblor 1 Tamer M. Zakhary		
ebtor 2		
nited States Bankruptcy Court for the District of New Jersey	Losi Yawa	
use number 23-19544		
RANGE TO THE WAY TO BE THE REAL PROPERTY.		heck if this is an mended filling
Official		
Official Form 106Dec		
Declaration About an I	ndividual Debtor's Schedules	12/15
A STATE OF THE PARTY OF THE PAR	qually responsible for supplying correct information.	
ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 35	cy schedules or am ended sch edules. Making a false statement, concealing n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71.	g property, or ant for up to 20
canning morey or property by traud in connection	n with a bankruptcy case can result in fines up to \$250,000, or imprisonment	g property, or ant for up to 20
ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 35	n with a bankruptcy case can result in fines up to \$250,000, or imprisonment	g property, or ent for up to 20
Sign Below	n with a bankruptcy case can result in fines up to \$250,000, or imprisonment	g property, or ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO	n with a bankruptcy case can result in fines up to \$250, 000 , or imprisonme 71.	g property, or ent for up to 20
Sign Below	n with a bankruptcy case can result in fines up to \$250, 000 , or imprisonme 71.	ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO	n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71. OT an attorney to help you fill out bankruptcy forms?	ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO	n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71. OT an attorney to help you fill out bankruptcy forms? _Attach Stankruptcy Pelition Preparer's Notice, Declara	ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO	n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71. OT an attorney to help you fill out bankruptcy forms? _Attach Stankruptcy Pelition Preparer's Notice, Declara	ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO	n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71. OT an attorney to help you fill out bankruptcy forms? _Attach Stankruptcy Pelition Preparer's Notice, Declara	ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO Yes. Name of person	n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71. OT an attorney to help you fill out bankruptcy forms? _ Attach Sackruptcy Petition Preparer's Notice, Declaral Signature (Official Form 119).	ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO No Yes. Name of person Under penalty of perjury, I declare that I have re-	n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71. OT an attorney to help you fill out bankruptcy forms? _Attach Stankruptcy Pelition Preparer's Notice, Declara	ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO Yes. Name of person	n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71. OT an attorney to help you fill out bankruptcy forms? _ Attach Sackruptcy Petition Preparer's Notice, Declaral Signature (Official Form 119).	ent for up to 20
Sign Below Did you pay or agree to pay someone who is NO No Yes. Name of person Under penalty of perjury, I declare that I have re-	n with a bankruptcy case can result in fines up to \$250,000, or imprisonme 71. OT an attorney to help you fill out bankruptcy forms? _ Attach Sackruptcy Petition Preparer's Notice, Declaral Signature (Official Form 119).	ent for up to 20

Date MM / DD / YYYY

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Fill in this information to identify your case:				
Debtor 1	Tamer M. Zak	hary		
Double 1	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for th	ne: District of New Jersey		
Case number	23-19544 (If known)		· ·	

Check i	f this	is	an
amende	d fili	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$ 624,800.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,720.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ <u>633,520.00</u>
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ <u>727,737.94</u>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 166,803.16
Your total liabilities	\$894,541.10
Part 3: Summarize Your Income and Expenses	*
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$ <u>6.936.84</u>
Schedule J: Your Expenses (Official Form 106J)	
	\$ 5,159.00

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Tamer Zakhary

Debtor 1

First Name Middle Name

Name Last Name

Case number (if known)

23-19544

Part 4: Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. ☑ Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official 4,710.99 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 on Schedule E/F, copy the following: 0.00 9a. Domestic support obligations (Copy line 6a.) 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) 0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 33.028.00 9d. Student loans. (Copy line 6f.) 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) 33,028.00 9g. Total. Add lines 9a through 9f.